

Official Form 1 (1/08)

United States Bankruptcy Court
NORTHERN DISTRICT OF ILLINOIS

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Rafat, Mohammed		Name of Joint Debtor (Spouse)(Last, First, Middle): Rafat, Najma		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): NONE		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): NONE		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 7004		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): 3614		
Street Address of Debtor (No. & Street, City, and State): 2401 Riverhills Lane Bolingbrook IL		Street Address of Joint Debtor (No. & Street, City, and State): 2401 Riverhills Lane Bolingbrook IL		
		ZIPCODE 60490		
County of Residence or of the Principal Place of Business: Will		County of Residence or of the Principal Place of Business: Will		
Mailing Address of Debtor (if different from street address): SAME		Mailing Address of Joint Debtor (if different from street address): SAME		
		ZIPCODE		
Location of Principal Assets of Business Debtor (if different from street address above): NOT APPLICABLE		ZIPCODE		
Type of Debtor (Form of organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (if debtor is not one of the above entities, check this box and state type of entity below: <hr/>	Nature of Business (Check one box.) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13	<input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding	
	Tax-Exempt Entity (Check box, if applicable.) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		<input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose"	<input type="checkbox"/> Debts are primarily business debts.
Filing Fee (Check one box)		Nature of Debts (Check one box)		
<input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		Chapter 11 Debtors: Check one box: <input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.		
Statistical/Administrative Information		Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).		
Estimated Number of Creditors <input type="checkbox"/> 1-49 <input checked="" type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000		THIS SPACE IS FOR COURT USE ONLY		
Estimated Assets <input checked="" type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion				
Estimated Liabilities <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion				

Official Form 1 (1/08)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):
**Mohammed Rafat and
Najma Rafat**

All Prior Bankruptcy Cases Filed Within Last 8 Years

(If more than two, attach additional sheet)

Location Where Filed:
Northern District of Illinois

Case Number:

09-19126

Date Filed:

5/27/09

Location Where Filed:
Northern District of Illinois

Case Number:

09-35493

Date Filed:

9/24/09

Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor

(If more than one, attach additional sheet)

Name of Debtor:

NONE

District:

Case Number:

Date Filed:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11)

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 109(b).

X

09/15/2009

Date

Signature of Attorney for Debtor(s)

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

Yes, and exhibit C is attached and made a part of this petition.
 No

Exhibit D

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

Exhibit D completed and signed by the debtor is attached and made part of this petition.

If this is a joint petition:

Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

Information Regarding the Debtor - Venue
 (Check any applicable box)

Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
 There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
 Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Certification by a Debtor Who Resides as a Tenant of Residential Property
 (Check all applicable boxes.)

Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
 Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
 Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Official Form 1 (1/08)

FORM B1, Page 3

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Mohammed Rafat and Najma Rafat
Signatures		
<p>Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.</p> <p>[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b)</p> <p>I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X <u>M. S. Rafat</u> Signature of Debtor</p> <p>X <u>Najma Rafat</u> Signature of Joint Debtor</p> <p>Telephone Number (if not represented by attorney)</p> <p>09/15/2009</p> <p>Date</p>		<p>Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.</p> <p>(Check only one box.)</p> <p><input type="checkbox"/> I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.</p> <p><input type="checkbox"/> Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.</p> <p>X _____</p> <p>(Signature of Foreign Representative)</p> <p>(Printed name of Foreign Representative)</p> <p>09/15/2009</p> <p>(Date)</p>
<p>Signature of Attorney*</p> <p>X <u>Al-Haroon B. Husain 6272448</u> Signature of Attorney for Debtor(s)</p> <p>Printed Name of Attorney for Debtor(s)</p> <p><u>Himont Law Group, Ltd.</u> Firm Name</p> <p><u>2800 S. River Rd</u> Address</p> <p><u>#375</u></p> <p><u>Des Plaines IL 60018</u></p> <p><u>3123717660</u> Telephone Number</p> <p><u>09/15/2009</u> Date</p>		<p>Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.</p> <p>Printed Name and title, if any, of Bankruptcy Petition Preparer</p> <p>Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)</p> <p>Address</p> <p>X _____</p> <p>Date</p> <p>Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.</p> <p>Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.</p>
<p>Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.</p> <p>The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.</p> <p>X _____</p> <p>Signature of Authorized Individual</p> <p>Printed Name of Authorized Individual</p> <p>Title of Authorized Individual</p> <p>09/15/2009</p> <p>Date</p>		<p>If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.</p> <p>A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.</p>

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
BANKRUPTCY DIVISION

In re **Mohammed Rafat**
and
Najma Rafat

Case No.
Chapter **7B**

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now.

[Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/08)

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement]*

[Must be accompanied by a motion for determination by the court.]

Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: W. S. Lefat

Date: 09/15/2009

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
BANKRUPTCY DIVISION

In re **Mohammed Rafat**
and
Najma Rafat

Case No.
Chapter **73**

Debtor(s)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

WARNING: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now.

[Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

B 1D (Official Form 1, Exhibit D) (12/08)

4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement]*

[Must be accompanied by a motion for determination by the court.]

Incapacity. (Defined in 11 U.S.C. § 109 (h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

Disability. (Defined in 11 U.S.C. § 109 (h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

Active military duty in a military combat zone.

5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: Nafira Rodal

Date: 09/15/2009

B6 Declaration (Official Form 6 - Declaration) (12/07)

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
BANKRUPTCY DIVISION

In re **Mohammed Rafat and Najma Rafat**

Case No.
Chapter **73**

/ Debtor

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 764,100.45		
B-Personal Property	Yes	4	\$ 11,400.00		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	2		\$ 772,053.07	
E-Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	3		\$ 49,698.63	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	10		\$ 356,338.73	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 61,935.33
J-Current Expenditures of Individual Debtor(s)	Yes	2			\$ 63,772.87
TOTAL		26	\$ 780,500.45	\$ 1,178,090.43	

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
BANKRUPTCY DIVISION

In re *Mohammed Rafat and Najma Rafat*

Case No.
Chapter *7B*

/ Debtor

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$ 0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$ 49,698.63
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$ 0.00
Student Loan Obligations (from Schedule F)	\$ 9,200.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$ 0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$ 0.00
TOTAL	\$ 58,898.63

State the following:

Average Income (from Schedule I, Line 16)	\$ 61,935.33
Average Expenses (from Schedule J, Line 18)	\$ 63,772.87
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$ 3,254.83

State the following:

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$ 0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	\$ 49,698.63
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$ 0.00
4. Total from Schedule F	\$ 356,338.73
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$ 356,338.73

FORM B6A (Official Form 6A) (12/07)

In re Mohammed Rafat and Najma Rafat
Debtor(s)

Case No.

(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant or in joint tenancy, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property." Add additional lines if necessary and attach them in Schedule G-Executory Contracts

Leases and unexpired leases on this schedule. List them in Schedule G-Executive Contracts

Do not include interests in executory contracts and unexpired leases or in rights to receive payment of the secured claim. See Schedule D. If no entity claims to

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the claim and the property with "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt

Description and Location of Property	Nature of Debtor's Interest in Property	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Commercial Property 3501 S. Central Ave Cicero, IL 60804	Joint Tenants in Common	J Unknown 279,431.95	\$ 279,431.95
Principal Residence 2401 River Hills Lane Bolingbrook, IL 60440	Joint Tenants in Common	J Unknown 489,669	\$ 489,669.00
		TOTAL \$ <i>769,100.95</i>	(Report also on Summary of Schedules.)

In re Mohammed Rafat and Najma Rafat,
Debtor(s)

Case No. _____
(if known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet property identified with the case name, case number, and the number of the category. If the debtor is married, state whether the husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Type of Property	N o n e	Description and Location of Property	Husband-H Wife-W Joint-J Community-C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash <i>Location: In debtor's possession</i>	J	\$ 200.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Bank of America <i>Location: In debtor's possession</i>	J	\$ 200.00
		Charter Bank Checking Account <i>Location: In debtor's possession</i>	J	\$ 700.00
3. Security deposits with public utilities, telephone companies, landlords, and others.		none <i>Location: In debtor's possession</i>	J	\$ 0.00
4. Household goods and furnishings, including audio, video, and computer equipment.		TV, Beds, Sofa, Chairs, Tables, Computers <i>Location: In debtor's possession</i>	J	\$ 7,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		none <i>Location: In debtor's possession</i>	J	\$ 0.00
6. Wearing apparel.		Clothing <i>Location: In debtor's possession</i>	J	\$ 1,000.00
7. Furs and Jewelry.		none <i>Location: In debtor's possession</i>	J	\$ 0.00

In re Mohammed Rafat and Najma Rafat,
Debtor(s)

Case No. _____
(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
8. Firearms and sports, photographic, and other hobby equipment.	none	<i>Location: In debtor's possession</i>	J	\$ 0.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	none	<i>Location: In debtor's possession</i>	J	\$ 0.00
	none	<i>Location: In debtor's possession</i>	J	\$ 0.00
10. Annuities. Itemize and name each issuer.	none	<i>Location: In debtor's possession</i>	J	\$ 0.00
11. Interest in an education IRA as defined in 26 U.S.C. 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. 521(c).)	none	<i>Location: In debtor's possession</i>	J	\$ 0.00
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	none	<i>Location: In debtor's possession</i>	J	\$ 0.00
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	none	<i>Location: In debtor's possession</i>	J	\$ 0.00
14. Interests in partnerships or joint ventures. Itemize.	none	<i>Location: In debtor's possession</i>	J	\$ 0.00
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	none	<i>Location: In debtor's possession</i>	J	\$ 0.00
16. Accounts Receivable.	none	<i>Location: In debtor's possession</i>	J	\$ 0.00
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	none	<i>Location: In debtor's possession</i>	J	\$ 0.00

In re Mohammed Rafat and Najma Rafat
Debtor(s)

Case No. _____
(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, In Property Without Deducting any Secured Claim or Exemption
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.		none <i>Location: In debtor's possession</i>	J	\$ 0.00
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.		none <i>Location: In debtor's possession</i>	J	\$ 0.00
20. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		none <i>Location: In debtor's possession</i>	J	\$ 0.00
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.		none <i>Location: In debtor's possession</i>	J	\$ 0.00
22. Patents, copyrights, and other intellectual property. Give particulars.		none <i>Location: In debtor's possession</i>	J	\$ 0.00
23. Licenses, franchises, and other general intangibles. Give particulars.		none <i>Location: In debtor's possession</i>	J	\$ 0.00
24. Customer lists or other compilations containing personally identifiable information (as described in 11 U.S.C. 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.		none <i>Location: In debtor's possession</i>	J	\$ 0.00
25. Automobiles, trucks, trailers and other vehicles and accessories.		1995 Infiniti Q45 <i>Location: In debtor's possession</i>	J	\$ 1100
		1997 Acura 3.2TL <i>Location: In debtor's possession</i>	J	\$ 1200
26. Boats, motors, and accessories.		none <i>Location: In debtor's possession</i>	J	\$ 0.00

B6B (Official Form 6B) (12/07)

In re Mohammed Rafat and Najma Rafat,
Debtor(s)

Case No. _____
(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.		none <i>Location: In debtor's possession</i>	J	\$ 0.00
28. Office equipment, furnishings, and supplies.		none <i>Location: In debtor's possession</i>	J	\$ 0.00
29. Machinery, fixtures, equipment and supplies used in business.		none <i>Location: In debtor's possession</i>	J	\$ 0.00
30. Inventory.		none <i>Location: In debtor's possession</i>	J	\$ 0.00
31. Animals.		none <i>Location: In debtor's possession</i>	J	\$ 0.00
32. Crops - growing or harvested. Give particulars.		none <i>Location: In debtor's possession</i>	J	\$ 0.00
33. Farming equipment and implements.		none <i>Location: In debtor's possession</i>	J	\$ 0.00
34. Farm supplies, chemicals, and feed.		none <i>Location: In debtor's possession</i>	J	\$ 0.00
35. Other personal property of any kind not already listed. Itemize.		none <i>Location: In debtor's possession</i>	J	\$ 0.00
Total →				\$ 1,1400

(Report total also on Summary of Schedules.)
Include amounts from any continuation sheets attached.

In re Mohammed Rafat and Najma Rafat
Debtor(s)

Case No.

(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. § 522(b) (2)
 11 U.S.C. § 522(b) (3)

Check if debtor claims a homestead exemption that exceeds \$136,875.

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemptions
2401 River Hills Lane	735 ILCS 5/12-901	Unknown	Unknown
3501 S. Central Ave	735 ILCS 5/12-901	\$ 0.00	Unknown
TV, Beds, Sofa, Chairs, Tables, Computers	735 ILCS 5/12-1001(b)	\$ 5,000.00	\$ 7,000.00
1995 Infiniti Q45	735 ILCS 5/12-1001(c)	\$ 1100	\$ 1100 0
1997 Acura 3.2TL	735 ILCS 5/12-1001(c)	\$ 1200 0	\$ 1200 00

B6D (Official Form 6D) (12/07)

In re Mohammed Rafat and Najma Rafat
Debtor(s)

Case No.

(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

secured interests such as judgment liens, garnishments, statutory liens, among others. List creditors in alphabetical order to the extent practicable. If a minor child is the creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Amount of Claim Without Deducting Value of Collateral			Unsecured Portion, If Any
			Contingent	Unliquidated	Disputed	
Account No: 3716		J 10/08 2401 River Hills Lane Value: \$ 0.00				\$ 489,158.11 \$ 0.00
Creditor # : 1 Countrywide Home Loans PO Box 650070 Dallas TX 75265-0070						
Account No: 5001		J 3/09 TV, Beds, Sofa, Chairs, Tables, Computers Value: \$ 7,000.00				\$ 367.95 \$ 0.00
Creditor # : 2 Dell Financial Services Payment Processing Center PO Box 5275 Carol Stream IL 60197						
Account No: 8956		J 3/09 TV, Beds, Sofa, Chairs, Tables, Computers Value: \$ 7,000.00				\$ 3,095.06 \$ 0.00
Creditor # : 3 Dell Financial Services Payment Processing Center PO Box 5275 Carol Stream IL 60197						
1 continuation sheets attached			Subtotal \$ (Total of this page)	\$ 492,621.12		\$ 0.00
			Total \$ (Use only on last page)			

B6D (Official Form 6D) (12/07) - Cont.

In re Mohammed Rafat and Najma Rafat
Debtor(s)

Case No. _____
(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address Including ZIP Code and Account Number (See Instructions Above.)	Co-Debtor	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	Contingent	Unliquidated	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, If Any
Account No: 9253		J 5/09 3501 S. Central Ave Value: \$ 0.00			\$ 244,850.00	\$ 0.00
Creditor # : 4 TCF Mortgage 800 Burr Ridge Parkway Willowbrook IL 60527						
Account No:		J 5/09 3501 S. Central Ave Value: \$ 0.00			\$ 34,581.95	\$ 0.00
Creditor # : 5 Texor Petroleum 3340 S. Harlem Rd Riverside IL 60546						
Account No:						
Account No:						
Account No:						
Account No:						
Account No:						
Account No:						
Subtotal \$ (Total of this page)					\$ 279,431.95	\$ 0.00
Total \$ (Use only on last page)					\$ 772,053.07	\$ 0.00

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors
Holding Secured Claims

(If applicable, report also on
Statistical Summary of
Certain Liabilities and
Related Data)

B6E (Official Form 6E) (12/07)

In re Mohammed Rafat and Najma Rafat,
Debtor(s)

Case No. _____
(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts NOT entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Domestic Support Obligations

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

Deposits by individuals

Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

Claims for Death or Personal Injury While Debtor Was Intoxicated

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

*Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Official Form 6E (12/07) - Cont.

In re Mohammed Rafat and Najma Rafat
Debtor(s)

Case No. _____
(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet: **Taxes and Certain Other Debts Owed to Governmental Units**

Creditor's Name, Mailing Address Including ZIP Code, and Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred and Consideration for Claim	Contingent Unliquidated Disputed	Amount of Claim	Amount Entitled to Priority	Amount not Entitled to Priority, if any
				H--Husband W--Wife J--Joint C--Community		
Account No: 0027 Creditor # : 1 Cook County Dept. of Revenue		J 5/09		\$ 0.00	\$ 0.00	\$ 0.00
Account No: 0082 Creditor # : 2 Cook County Dept. of Revenue		J 6/09		\$ 1,000.00	\$ 1,000.00	\$ 0.00
Account No: 0025 Creditor # : 3 Cook County Dept. of Revenue		J 5/09		\$ 4,775.00	\$ 4,775.00	\$ 0.00
Account No: 1613 Creditor # : 4 Department of Treasury Internal Revenue Service Cincinnati OH 45999-0039		J 9/09 Federal Withholding Tax		\$ 17,188.69	\$ 17,188.69	\$ 0.00
Account No: 0371 Creditor # : 5 Illinois Dept of Revenue PO Box 19043 Springfield IL 62794-9043		J 1/09 Sales and Use Taxes		\$ 105.00	\$ 105.00	\$ 0.00
Account No: 8923 Creditor # : 6 Illinois Dept of Revenue Illinois State Lottery PO Box 19080 Springfield IL 62794		J 3/09 Sales and Use Taxes		\$ 10,549.54	\$ 10,549.54	\$ 0.00

Sheet No. 1 of 2 continuation sheets attached
to Schedule of Creditors Holding Priority Claims

Subtotal \$ (Total of this page)	33,618.23	33,618.23	0.00
Total \$ (Use only on last page of the completed Schedule E. Report total also on Summary of Schedules)			
Total \$ (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)			

In re Mohammed Rafat and Najma Rafat,
Debtor(s)

Case No. _____
(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet: **Taxes and Certain Other Debts Owed to Governmental Units**

Creditor's Name, Mailing Address Including ZIP Code, and Account Number <i>(See Instructions above.)</i>	Co-Debtor	Date Claim was Incurred and Consideration for Claim	Contingent	Unliquidated	Amount of Claim	Amount Entitled to Priority	Amount not Entitled to Priority, if any
Account No: 9965		J 5/09			\$ 3,384.00	\$ 3,384.00	\$ 0.00
Creditor # : 7 Town of Cicero Office of the Collector 4949 W. Cermak Rd Cicero IL 60804							
Account No: 0000		J 9/09			\$ 12,696.40	\$ 12,696.40	\$ 0.00
Creditor # : 8 Will County Treasurer 302 N. Chicago St Joliet IL 60432		Property Tax					
Account No:							
Account No:							
Account No:							
Account No:							
Account No:							

Sheet No. 2 of 2 continuation sheets attached

to Schedule of Creditors Holding Priority Claims

Subtotal \$ (Total of this page)	16,080.40	16,080.40	0.00
Total \$ (Use only on last page of the completed Schedule E. Report total also on Summary of Schedules)	49,698.63		
Total \$ (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)		49,698.63	0.00

B6F (Official Form 6F) (12/07)

In re Mohammed Rafat and Najma Rafat,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules, and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
			H--Husband	W--Wife	J--Joint	C--Community
Account No: 9540	J	5/09				\$ 2,440.88
Creditor # : 1 <i>ADT Security</i> PO Box 39967 Pittsburgh PA 15250						
Account No: 8585	J	12/08				\$ 2,663.57
Creditor # : 2 <i>Allied Interstate</i> PO Box 361774 Columbus OH 43236						
Account No: 2030	J	1/09				\$ 768.50
Creditor # : 3 <i>Allstate</i> PO Box 3589 Akron OH 44309						
Account No: 1001	J	2/09				\$ 969.74
Creditor # : 4 <i>American Express</i> BOX 0001 Los Angeles CA 90096-8000						
Subtotal \$						\$ 6,842.69
Total \$						

9 continuation sheets attached

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Mohammed Rafat and Najma Rafat
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See Instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
			H--Husband	M--Wife	J--Joint	C--Community
Account No: 3896 Creditor # : 5 Asher Collection SE 1816 3rd Ave N Birmingham AL 35203		J 3/08				\$ 0.00
Account No: 2335 Creditor # : 6 AT&T 901 Marquette Ave Minneapolis MN 55402		J 2/09				\$ 362.17
Account No: 3062 Creditor # : 7 AT&T 901 Marquette Ave Minneapolis MN 55402		J 5/09				\$ 1,268.58
Account No: 7703 Creditor # : 8 AT&T 901 Marquette Ave Minneapolis MN 55402		J 3/09				\$ 805.69
Account No: 9627 Creditor # : 9 Bank of America 1825 E. Buckeye Rd Phoenix AZ 85034		J 12/08				\$ 175.00
Account No: 1191 Creditor # : 10 Bank of America 1825 E. Buckeye Rd Phoenix AZ 85034		J 12/08				\$ 9,466.00
Subtotal \$						\$ 12,077.44
Total \$						

Sheet No. 1 of 9 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Mohammed Rafat and Najma Rafat,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
			H--Husband	W--Wife	J--Joint	C--Community
Account No: 3829		J 02/09 Credit Card Purchases				\$ 9,848.93
Creditor # : 11 Bank of America 1825 E. Buckeye Rd Phoenix AZ 85034						
Account No: 4547		J 12/08 Credit Card Purchases				\$ 5,219.00
Creditor # : 12 Bank of America 1825 E. Buckeye Rd Phoenix AZ 85034						
Account No: 0066		J 12/08				\$ 15,594.01
Creditor # : 13 Capital Management Services LP 726 Exchange St. Suite 2 Buffalo NY 14210						
Account No: 7582		J 12/08 Credit Card Purchases				\$ 2,291.00
Creditor # : 14 Capital Management Services LP 726 Exchange St. Buffalo NY 14210						
Account No: 8376		J 3/09				\$ 5,507.62
Creditor # : 15 Capital One PO Box 6492 Carol Stream IL 60197-6492						
Account No: 9471		J 8/08				\$ 778.00
Creditor # : 16 CCRSERVICES PO Box 32299 Columbus OH 43232						

Sheet No. 2 of 9 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$	\$ 39,238.56
Total \$	

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Mohammed Rafat and Najma Rafat,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See Instructions above.)	Co-Debtor H--Husband W--Wife J--Joint C--Community	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Amount of Claim		
			Contingent	Unliquidated	Disputed
Account No: 3583 Creditor # : 17 Chase 201 N Walnut St Wilmington DE 19801	J	12/08 Credit Card Purchases			\$ 7,412.00
Account No: 1163 Creditor # : 18 Chase 201 N Walnut St Wilmington DE 19801	J	12/08 Credit Card Purchases			\$ 7,687.00
Account No: 0303 Creditor # : 19 Chase 201 N Walnut St Wilmington DE 19801	J	12/08 Credit Card Purchases			\$ 9,930.00
Account No: 8273 Creditor # : 20 Chase 201 N Walnut St Wilmington DE 19801	J	12/08 Credit Card Purchases			\$ 12,515.00
Account No: 0002 Creditor # : 21 Chase PO Box 9001022 Louisville KY 40290	J	8/09			\$ 4,436.31
Account No: 2616 Creditor # : 22 Chase 201 N Walnut St Wilmington DE 19801	J	12/08 Credit Card Purchases			\$ 5,566.00
Sheet No. 3 of 9 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal \$		\$ 47,546.31
			Total \$		

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Mohammed Rafat and Najma Rafat
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See Instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
Account No: 0042 Creditor # : 23 Citibank PO Box 22828 Rochester NY 14692		J 12/08				\$ 3,066.00
Account No: 5051 Creditor # : 24 Citifinancial Retail PO Box 6080 Newark DE 19714		J 12/08 Credit Card Purchases				\$ 7,531.00
Account No: 8466 Creditor # : 25 Citifinancial Retail PO Box 6931 The Lakes NV 88901-6931		J 4/09				\$ 8,133.70
Account No: 0024 Creditor # : 26 CoFace Collections N.A. Inc. PO Box 8510 Metairie LA 70011-8510		J 3/09				\$ 66,318.16
Account No: 2160 Creditor # : 27 Comcast Village of Bolingbrook 375 W. Briarcliff Bolingbrook IL 60440		J 2/09				\$ 254.40
Account No: 2004 Creditor # : 28 ComEd PO Box 6111 Carol Stream IL 60197		J 3/09 Utility Bills				\$ 1,404.47
Sheet No. <u>4</u> of <u>9</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal \$ <u>\$ 86,707.73</u>
						Total \$ <u></u>
						(Use only on last page of the completed Schedule F. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Mohammed Rafat and Najma Rafat,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See Instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
			H--Husband	W--Wife	J--Joint	C--Community
Account No: 7064		J 2/09				\$ 385.22
Creditor # : 29 ComEd PO Box 6111 Carol Stream IL 60197						
Account No: 2143		J 3/09				\$ 442.61
Creditor # : 30 Credit Collection Services 2 Wells Ave Dept 9135 Newton Center MA 02459						
Account No: 1268		J 2/09				\$ 49,981.59
Creditor # : 31 Douglas R. Johnson, Esq. 77 W. Wacker Dr Suite 4800 Chicago IL 60601						
Account No:		J				\$ 0.00
Creditor # : 32 Eglaston						
Account No: 1424		J 3/09 Credit Card Purchases				\$ 8,026.12
Creditor # : 33 Financial Asset Management Sys 1967 Lakeside Parkway Suite 402 Tucker GA 30084						
Account No: 4657		J 6/09				\$ 13,822.37
Creditor # : 34 First Equity Card Corp. PO Box 23029 Columbus GA 31902-3029						
Sheet No. 5 of 9 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			Subtotal \$			\$ 72,657.91
			Total \$			

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Mohammed Rafat and Najma Rafat,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Amount of Claim
			H--Husband	W--Wife	J--Joint
Account No: 50-3		J 4/09			\$ 240.46
Creditor # : 35 Illinois American Water PO Box 94551 Palatine IL 60094-4551					
Account No: 7004		J 7/09 Student Loan			\$ 5,000.00
Creditor # : 36 ISAC 1755 Lake Cook Road Deerfield IL 60015					
Account No: 5324		J 3/09			\$ 707.60
Creditor # : 37 JH Stroger Hosp of Cook County PO Box 70121 Chicago IL 60673					
Account No: 1352		J 5/09			\$ 28,725.36
Creditor # : 38 Kenneth B. Drost, Esq. 111 Lions Dr Suite 206 Barrington IL 60010					
Account No: 0052		J 12/08			\$ 140.00
Creditor # : 39 Kohls/Chase N56 W17000 Ridgewood Dr. Menomonee Falls WI 53051					
Account No: 3001		J 9/09			\$ 9,857.82
Creditor # : 40 Leaf Funding PO Box 644006 Cincinnati OH 45264					

Sheet No. 6 of 9 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$	\$ 44,671.24
Total \$	

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Mohammed Rafat and Najma Rafat
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
			H--Husband	W--Wife	J--Joint	C--Community
Account No: 9421		W 1/09 <i>Medical Bills</i>				\$ 1,014.00
Creditor # : 41 Linebarger Goggan Blair PO Box 06268 Chicago IL 60606						
Account No: 9940	J	7/09 <i>Medical Bills</i>				\$ 12,821.28
Creditor # : 42 Linebarger Goggan Blair PO Box 06268 Chicago IL 60606						
Account No: 5324	J	7/09 <i>Medical Bills</i>				\$ 1,187.60
Creditor # : 43 Linebarger Goggan Blair PO Box 06268 Chicago IL 60606						
Account No:	J	5/09				\$ 4,100.00
Creditor # : 44 Midwest Financial Services 5421 W. Lawrence Ave #2 Chicago IL 60630						
Account No: 0002	J	3/09 <i>Utility Bills</i>				\$ 278.41
Creditor # : 45 Nicor Gas 1844 Ferry Rd Naperville IL 60563						
Account No: 6356	J	12/08 <i>Utility Bills</i>				\$ 1,033.55
Creditor # : 46 Nicor Gas 1844 Ferry Rd Naperville IL 60563						

Sheet No. 7 of 9 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$	\$ 20,434.84
Total \$	

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Mohammed Rafat and Najma Rafat,
Debtor(s)

Case No. _____
(if known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Amount of Claim
			H--Husband	W--Wife	J--Joint
Account No: 0784		J 1/08			\$ 863.00
Creditor # : 47 Quinn Meadowcroft 440 W. Boughton Rd #200 Bolingbrook IL 60440					
Account No: 9163		J 2/09			\$ 819.68
Creditor # : 48 River Hills Neighborhood Assoc C/O Property Specialists Inc. 5999 S. New Wilke Rd, #108 Rolling Meadows IL 60008					
Account No: 2141		J 2/09			\$ 3,870.23
Creditor # : 49 Sams Club PO Box 530981 Atlanta GA 30353-0981					
Account No: 6630		J 12/08 <i>Credit Card Purchases</i>			\$ 4,424.00
Creditor # : 50 Sears/CBSD 13200 Smith Rd. Cleveland OH 44130					
Account No: 0406		W 12/08 <i>Credit Card Purchases</i>			\$ 413.00
Creditor # : 51 Target NB 3701 Wayzata Blvd #2CF Minneapolis MN 55416					
Account No: 0-20		J 5/09 <i>Student Loan</i>			\$ 4,200.00
Creditor # : 52 The Student Loan Corporation c/o Citibank (South Dakota) PO Box 6615 The Lakes NV 88901-6615					

Sheet No. 8 of 9 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$	\$ 14,589.91
Total \$	

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

B6F (Official Form 6F) (12/07) - Cont.

In re Mohammed Rafat and Najma Rafat,
Debtor(s)

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name, Mailing Address including Zip Code, And Account Number (See Instructions above.)	Co-Debtor	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	Contingent	Unliquidated	Disputed	Amount of Claim
			H--Husband	W--Wife	J--Joint	C--Community
Account No: 57-9 Creditor # : 53 Veolia 4612 W. Lake St. Melrose Park IL 60160		J 1/09				\$ 540.58
Account No: 1464 Creditor # : 54 WAMU Business Card PO Box 660487 Dallas TX 75266-0487		J 3/09				\$ 7,161.29
Account No: 0869 Creditor # : 55 Zwicker and Associates PC PO Box 101145 Birmingham AL 35210		J 7/09				\$ 3,870.23
Account No:						
Account No:						
Account No:						

Sheet No. 9 of 9 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$	\$ 11,572.10
Total \$	\$ 356,338.73

(Use only on last page of the completed Schedule F. Report also on Summary of Schedules
and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data)

In re Mohammed Rafat and Najma Rafat

/ Debtor

Case No. _____

(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State the nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract.	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

In re Mohammed Rafat and Najma Rafat

/ Debtor

Case No.

(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtors spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

B6J (Official Form 6J) (12/07)

In re Mohammed Rafat and Najma Rafat,
Debtor

Case No. _____
(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>3112.37</u>
a. Are real estate taxes included? Yes <u> </u> No <u>✓</u>	
b. Is property insurance included? Yes <u> </u> No <u>✓</u>	
2. Utilities: a. Electricity and heating fuel	\$ <u>350</u>
b. Water and sewer	\$ <u>80</u>
c. Telephone	\$ <u>240</u>
d. Other <u>0</u>	\$ <u>0</u>
3. Home maintenance (repairs and upkeep)	\$ <u>0</u>
4. Food	\$ <u>50</u>
5. Clothing	\$ <u>700</u>
6. Laundry and dry cleaning	\$ <u>50</u>
7. Medical and dental expenses	\$ <u>0</u>
8. Transportation (not including car payments)	\$ <u>250</u>
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>0</u>
10. Charitable contributions	\$ <u>0</u>
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	\$ <u>100</u>
b. Life	\$ <u>60</u>
c. Health	\$ <u>0</u>
d. Auto	\$ <u>0</u>
e. Other <u> </u>	\$ <u>100</u>
12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) <u> </u>	\$ <u>0</u>
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto	\$ <u>0</u>
b. Other <u> </u>	\$ <u>0</u>
c. Other <u> </u>	\$ <u>0</u>
14. Alimony, maintenance, and support paid to others	\$ <u>0</u>
15. Payments for support of additional dependents not living at your home	\$ <u>0</u>
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>58680.50</u>
17. Other <u> </u>	\$ <u>0</u>
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$ <u>63772.87</u>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$ <u>61935.33</u>
b. Average monthly expenses from Line 18 above	\$ <u>63772.87</u>
c. Monthly net income (a. minus b.)	\$ <u>-1837.54</u>

In re Mohammed Rafat and Najma Rafat
Debtor

Case No. _____
(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 27 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: 9/15/2009

Signature

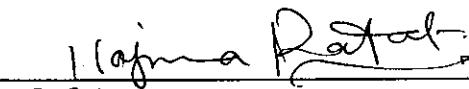
Mohammed Rafat



Date: 9/15/2009

Signature

Najma Rafat



[If joint case, both spouses must sign.]

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
BANKRUPTCY DIVISION**

In re: Mohammed Rafat
and
Naima Rafat

Case No.

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112 and Fed. R. Bankr. P. 1007 (m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "None," mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor may also be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business

None State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
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1000 J. POLYM. SCI.

Last Year: \$35856

ear before: \$65285

— 10 —

2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation or the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Form 7 (12/07)

3. Payments to creditors

None Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor, made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

4. Suits and administrative proceedings, executions, garnishments and attachments

None a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<i>Leaf Funding v. Shaira Inc. Mohammed Rafat 09M31352</i>	<i>Breach of Contract</i>	<i>Circuit Court of Cook County, IL 3rd Municipal District</i>	<i>Pending</i>

<i>JP Morgan v. Shaira Inc and Mohammed Rafat 09L1268</i>	<i>Breach of Contract</i>	<i>Circuit Court of Cook County, IL, Law Department</i>	<i>Pending</i>
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<i>Egleston v. Rafat 07SC8129</i>	<i>Breach of Contract</i>	<i>Circuit Court of the 12th Judicial Circuit, Will County IL</i>	<i>Judgement</i>
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None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Form 7 (12/07)

5. Repossessions, foreclosures and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

6. Assignments and receiverships

None a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

7. Gifts

None List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

8. Losses

None List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

9. Payments related to debt counseling or bankruptcy

None List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

10. Other transfers

None a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Form 7 (12/07)

11. Closed financial accounts

None



List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

12. Safe deposit boxes

None



List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

13. Setoffs

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

14. Property held for another person

None



List all property owned by another person that the debtor holds or controls.

15. Prior address of debtor

None



If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

17. Environmental Information

None

For the purpose of this question, the following definitions apply:
"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law:

- a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Form 7 (12/07)

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

18. Nature, location and name of business

None a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

NAME	LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Enar Inc.	ID: 36-4470371	3501 S Central Ave	Single Asset Real Estate	6/05- present
Shaira Inc.	ID: 36-4181613	3501 S. Central Ave Cicero, IL 60804	Gas Station	09/97 - present

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.



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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None b. List all firms or individuals who within two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within two years immediately preceding the commencement of this case.

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

Form 7 (12/07)

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

23. Withdrawals from a partnership or distribution by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer-identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately preceding the commencement of the case.

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the commencement of the case.

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date 09-15-09

Signature
of Debtor

Date 09-15-09

Signature
of Joint Debtor
(if any)

B 203
(12/94)

United States Bankruptcy Court

Northern District Of _____

In re Mohammed Rafat and Najma Rafat

Case No. _____

Debtor

Chapter 7

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	\$ <u>1500</u>
Prior to the filing of this statement I have received	\$ <u>1500</u>
Balance Due	\$ <u>0</u>

2. The source of the compensation paid to me was:

Debtor Other (specify)

3. The source of compensation to be paid to me is:

Debtor Other (specify)

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

- d. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- e. [Other provisions as needed]

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.

Date

Signature of Attorney

HIMANT VAN GORP, Ltd
Name of law firm

B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT

In re Mohammed Rafat and NajmaRafat,
Debtor

Case No. _____
Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A – Debts secured by property of the estate. (*Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.*)

Property No. 1	Describe Property Securing Debt:
Creditor's Name: TCF Mortgage	Commercial Property Loan

Property will be (*check one*):
 Surrendered Retained

If retaining the property, I intend to (*check at least one*):
 Redeem the property
 Reaffirm the debt
 Other. Explain _____ (for example, avoid lien
using 11 U.S.C. § 522(f)).

Property is (<i>check one</i>): <input checked="" type="checkbox"/> Claimed as exempt	<input type="checkbox"/> Not claimed as exempt
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Property No. 2 (<i>if necessary</i>)	Describe Property Securing Debt:
Creditor's Name: Texor Petroleum	Petroleum Supplier

Property will be (*check one*):
 Surrendered Retained

If retaining the property, I intend to (*check at least one*):
 Redeem the property
 Reaffirm the debt
 Other. Explain _____ (for example, avoid lien
using 11 U.S.C. § 522(f)).

Property is (<i>check one</i>): <input type="checkbox"/> Claimed as exempt	<input type="checkbox"/> Not claimed as exempt
---	--

B 8 (Official Form 8) (12/08)

UNITED STATES BANKRUPTCY COURT

In re Mohammed Rafat and NajmaRafat,
Debtor

Case No. _____
Chapter 7

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A – Debts secured by property of the estate. (*Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.*)

Property No. 1	
Creditor's Name: Dell Financial Services	Describe Property Securing Debt: Personal Computer

Property will be (check one):
 Surrendered Retained

If retaining the property, I intend to (check at least one):
 Redeem the property
 Reaffirm the debt
 Other. Explain _____ (for example, avoid lien
using 11 U.S.C. § 522(f)).

Property is (check one):
 Claimed as exempt Not claimed as exempt

Property No. 2 (if necessary)	
Creditor's Name: Texor Petroleum	Describe Property Securing Debt: Petroleum Supplier

Property will be (check one):
 Surrendered Retained

If retaining the property, I intend to (check at least one):
 Redeem the property
 Reaffirm the debt
 Other. Explain _____ (for example, avoid lien
using 11 U.S.C. § 522(f)).

Property is (check one):
 Claimed as exempt Not claimed as exempt

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION
(Continuation Sheet)

PART A - Continuation

Property No.		
Creditor's Name: Countrywide Home Loans	Describe Property Securing Debt: Residential Property	
Property will be <i>(check one)</i> : <input type="checkbox"/> Surrendered <input checked="" type="checkbox"/> Retained		
If retaining the property, I intend to <i>(check at least one)</i> : <input checked="" type="checkbox"/> Redeem the property <input checked="" type="checkbox"/> Reaffirm the debt <input type="checkbox"/> Other. Explain _____ (for example, avoid lien using 11 U.S.C. § 522(f)).		
Property is <i>(check one)</i> : <input checked="" type="checkbox"/> Claimed as exempt	<input type="checkbox"/> Not claimed as exempt	

PART B - Continuation

Property No.		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO
Property No.		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO

PART B – Personal property subject to unexpired leases. (*All three columns of Part B must be completed for each unexpired lease. Attach additional pages if necessary.*)

Property No. 1		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

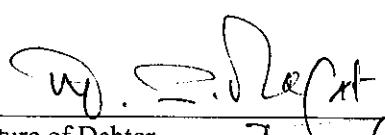
Property No. 2 (<i>if necessary</i>)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

Property No. 3 (<i>if necessary</i>)		
Lessor's Name:	Describe Leased Property:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): <input type="checkbox"/> YES <input type="checkbox"/> NO

_____ continuation sheets attached (*if any*)

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date: _____



Signature of Debtor



Signature of Joint Debtor